

CLIENT CASE STUDY

\$2.5MM Primary Residence Mortgage Refinance | CA

Client Profile | Homeowner Seeking Savings, Clarity Amid Changing Rates

As interest rate conditions continued to evolve, a financial advisor helped a client evaluate refinancing opportunities through the **Client Lending Solution** powered by *Community Capital* providing immediate clarity around potential savings and a streamlined path to closing.



OPPORTUNITY

Client sought ~\$2.5MM mortgage refinancing on a California primary residence to generate savings.



RESULTS

- ✓ NBKC Bank delivered a customized refinance quote <1 day
- ✓ Provided immediate visibility into potential savings opportunities
- ✓ The bank streamlined underwriting and documentation process
- ✓ Completed refinance transaction in under 30 days
- ✓ Expanded advisor insight into the client's liability and cash-flow planning objectives

The advisor connected the client with the Lending Team to review available refinancing options. After gathering a small number of key data points, the team worked with the preferred residential mortgage lending partner, NBKC Bank, to evaluate the opportunity and provide a customized refinance proposal. Within hours, the client received a tailored quote outlining available terms and estimated savings, allowing for an informed decision without a lengthy exploratory process.

The streamlined approach eliminated much of the uncertainty typically associated with refinancing. The client was able to quickly evaluate the economics of the transaction and move forward with confidence. In addition to supporting the financing request, the process provided the advisor with greater insight into the client's liabilities, cash-flow objectives, and broader balance sheet considerations.

Following application, underwriting and documentation moved efficiently, with the transaction closing in less than 30 days. The refinance delivered the desired outcome while minimizing disruption and administrative burden for the borrower.

"The process gave the client immediate clarity around their options and allowed them to make an informed decision quickly. It also opened the door to broader conversations around liabilities, liquidity, and long-term planning."

Advisor to
Client Seeking
Refinancing

